

in this particular, something was wanting. It would not be surprising if the men were, as alleged, found to be not very expert in letting down the boats. An act which falls to be done but seldom is apt to be bungled for want of practice. The disgraceful incidents connected with the wreck was the infamous misbehavior of some of the crew, notably the firemen; the fellows who stole the wine and spirits and got drunk, who stole whatever belongings of the passengers they took a fancy to. Several of them have been arrested with the plunder on them, and must answer for their crimes. Out of this evil, good may come, in the form of future security. The present trouble is that the security, which was the passengers' due, in the hour of their calamity, was not forthcoming.

THE ST. LAWRENCE ROUTE.

Several recent circumstances have called attention, and in an unpleasant way, to the St. Lawrence route for transatlantic traffic. For some time English underwriters have discriminated against Canadian Atlantic ports by charging extra marine premiums on hulls during spring and summer months, and a higher rate after 1st September, on hulls; and there has been an all-round increase on cargo insurance of all kinds during the navigable season of 1898. The cost of insuring a barrel of flour from Toronto to Aberdeen, per St. Lawrence route, is this week seven cents, against say three cents via Boston. That this is a drawback to Canadian trade goes without saying. The extract, which we elsewhere make from an influential English journal, shows the opinion held in London on the subject, written evidently from the shipper's or ship-owner's point of view. And the recent "Scotsman" disaster must have a bad effect on the St. Lawrence route. Let us face the matter, and see what room there is for blaming underwriters under the circumstances.

The greater size and altered shape of Atlantic freighters of late years has been one cause, we doubt not, of the unusual number of groundings in the St. Lawrence channel below Montreal. And we are told by shipping people that, leaving aside the consideration of a need for more lighthouses and light ships demanded by the growing traffic, those that we have are not all up-to-date or properly looked after. Here are two respects in which all has not been done that can be done for the route. That there are fogs and icebergs on the northern route cannot be denied; the thing to do is to provide for them. If a captain runs his ship at full speed through dense fog north of Newfoundland, as we are told is often done, that is recklessness, which shipowners cannot afford. We may be told that it is done every day on the broad Atlantic. No matter, it is recklessness all the same, and the St. Lawrence route cannot afford it. Nor is the Belle Isle channel to be blamed over all others. Last week, a ship from Baltimore for Leith was wrecked in St. Mary's Bay, at the south end of Newfoundland; and this week a Warren Line steamer ran ashore near Cape Race.

The fact appears to be that the high premiums now charged by marine underwriters are simply a reflection of the losses sustained on the route in question. And to rail at the underwriters is to beg the whole question. Nor is it merely an underwriters' combine to raise rates needlessly. The insurance people at Lloyd's are

numerous enough and eager enough to make profit on their ventures to take any reasonable—and a great many excessive—risks. And when their unsatisfactory experience of losses in a certain field drives them to put up rates in that field, there must be some reason for their action. The marine insurance people out here have a similar story to tell. In the case of one company, its marine losses on that route exceeded its premiums by thousands of pounds over a series of years; in the case of another, the statement was even more serious. As one underwriter put it: "Every dollar of premium on that cargo business has cost us from \$1.20 to \$1.50 for the last five years."

Much has been done by Canada, it is true, to enhance the safety of the St. Lawrence route. But it has not sufficed to prevent accident. Something more might be done by additional lights or improved facilities where needed. And even then the sailors' rashness would have to be reckoned with. True, the Government cannot do everything, and the Government has already done much for the route. But shipowners could do something, by checking the desire of their masters to make fast passages through fog in narrow channels. Assuredly it is desirable in future seasons to lessen the catalogue of groundings and wrecks that has characterized the St. Lawrence route for several past years.

DUTIES OF BANK MANAGERS.

Recent conversations with bank clerks and bank managers compel us to the conclusion that there exist, among the staff, at the branches of many Canadian banks, opinions and habits that are not conducive to propriety or dignity. We have heard specific illustrations of the late hours kept by certain bank clerks, of the company they frequent, of the sort of card-playing they indulge in at night. And we are bound to say that what we heard was very far from reassuring as to the discipline and *esprit de corps* maintained amongst a bank staff, still less as to the existence of proper feeling that should control the actions of gentlemen in positions of honor and trust.

For example, the number of instances we have heard cited, where members of a bank staff, the manager included, play poker in bank premises at night, went far to induce the belief that, according to the phrase one man used, "it is quite a common thing." Being asked whether the game was thus played for money, the reply was: "Not always, but quite often." Other instances were given of the evening occupations of young bank clerks. One young fellow, an old countryman, fond of horses, got into a habit of frequenting a certain bar-room; not that he drank, for he did not, but he liked the company of horsey men, and would play bagatelle or throw dice with them, for cigars. Another had a penchant for bucket-shops, and might be seen in daylight, cigarette in mouth, consulting the ticker in a certain city, and presumably venturing a large part of his \$400 or \$500 salary in the hope of increasing his store of cash by this sort of gambling.

Cases like these compel us to ask: "Do the managers of bank branches do all that they might to keep such youngsters out of harm's way?" That some managers are really solicitous about the habits of their staff, and exercise a restraining influence both by word and